



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [GLACIER BANCORP, INC.](#)

City/State [KALISPELL, MT](#)

Bank Holding Company Information

Federal Reserve District: [9](#)

Consolidated Assets (\$000): [18,504,206](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[GLACIER BANCORP, INC.](#)
[49 COMMONS LOOP](#)

[KALISPELL, MT 59901](#)

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Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	16,406,678	12,801,300	11,423,740	9,676,700	
Net income (\$000)	266,400	210,544	181,878	116,377	
Number of BHCs in peer group	128	125	118	148	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.81	2.77	93	4.10	3.01	92	4.01	3.08	89	3.95	3.29	92			
+ Non-interest income	0.98	1.21	45	0.83	1.32	32	0.95	1.31	37	1.08	0.93	68			
- Overhead expense	2.47	2.57	55	2.91	2.69	66	2.79	2.71	60	2.72	2.60	58			
- Provision for credit losses	0.23	0.51	17	0	0.15	7	0.09	0.14	37	0.11	0.11	58			
+ Securities gains (losses)	0.01	0.02	51	0.11	0.01	98	-0.01	0	17	-0.01	0.01	7			
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	86	0	0	42			
= Pretax net operating income (tax equivalent)	2.10	1.04	95	2.13	1.56	89	2.08	1.57	87	2.18	1.55	92			
Net operating income	1.62	0.81	96	1.64	1.19	91	1.59	1.24	83	1.20	0.95	78			
Net income	1.62	0.82	96	1.64	1.19	91	1.59	1.24	83	1.20	0.95	78			
Net income (Subchapter S adjusted)				1.18			1.17			1.42		1.11			
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.35	3.55	90	4.80	4.41	76	4.62	4.24	74	4.54	4.06	85			
Interest expense	0.18	0.52	8	0.36	1.08	6	0.34	0.86	9	0.33	0.54	19			
Net interest income (tax equivalent)	4.17	3.01	93	4.44	3.33	92	4.29	3.38	85	4.21	3.54	91			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.07	0.27	24	0.08	0.21	33	0.11	0.22	39	0.17	0.10	77			
Earnings coverage of net loan and lease losses (X)	47.78	22.91	86	38.09	24.40	76	28.03	21.75	73	17.72	0.97	53			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.42	1.58	43	1.31	0.83	86	1.58	0.90	90	1.97	0.95	95			
Allowance for loan and lease losses / Total loans and leases	1.40	1.55	42	1.30	0.81	86	1.58	0.89	91	1.96	0.94	95			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.29	0.71	14	0.37	0.57	30	0.65	0.61	61	0.89	0.57	80			
30-89 days past due loans and leases / Total loans and leases	0.20	0.39	28	0.24	0.43	30	0.40	0.44	52	0.57	0.32	83			
Liquidity and Funding															
Net noncore funding dependence	4.11	3.20	58	5.83	14.45	23	9.03	16.62	27	9.51	13.97	33			
Net short-term noncore funding dependence	3.40	-4.76	79	5.13	3.38	50	6.85	4.66	47	6.89	9.65	34			
Net loans and leases / Total assets	60.15	61.58	39	69.11	63.77	54	67.60	63.98	47	66.83	72.64	25			
Capitalization															
Tier 1 leverage ratio	9.12	9.13	51	11.65	9.76	87	11.35	9.71	89	11.90	10.04	86			
Holding company equity capital / Total assets	12.47	11.16	70	14.33	12.43	74	12.51	12.22	58	12.35	10.84	74			
Total equity capital (including minority interest) / Total assets	12.47	11.29	68	14.33	12.57	74	12.51	12.27	58	12.35	10.89	73			
Common equity tier 1 capital / Total risk-weighted assets	12.42	12.38	56	12.58	12.17	66	12.10	12.12	60	12.81	11.90	71			
Net loans and leases / Equity capital (X)	4.82	5.58	36	4.82	5.21	43	5.40	5.29	51	5.41	6.82	20			
Cash dividends / Net income	47.73	42.30	59	55.84	33.12	88	61	27.31	94	76.34	32.32	92			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			19.39				
Growth Rates															
Assets	35.23	16.68	89	12.95	9.26	73	24.82	7	90	2.71	9.89	18			
Equity capital	17.66	6.99	85	29.35	10.49	86	26.42	7.89	88	7.36	13.71	42			
Net loans and leases	17.70	9.07	79	15.48	9.10	79	26.24	7.89	92	15.27	12.54	71			
Noncore funding	41.59	-12.18	93	-23.04	6.59	8	23.94	10.67	76	-22.72	-3.35	26			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46			
Long-term debt / Equity capital	0.33	13.56	21	0.39	13.04	28	0.51	13.37	31	0	4.39	27			
Equity investment in subsidiaries / Equity capital	102.86	102.81	51	105.42	103.22	66	106.60	103.10	72	107.19	105.17	57			
Cash from ops + noncash items + op expense / Op expense + dividends	128.90	147.24	51	104	190.27	19	147	174.91	43	103.53	100.80	52			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	535,338	468,143	391,258	299,318		14.35	128.17
Income from lease financing receivables.....	1,195	1,001	714	371		19.38	443.18
Fully taxable income on loans and leases.....	515,669	450,314	375,848	287,238		14.51	124.33
Tax-exempt income on loans and leases.....	20,864	18,830	16,124	12,451		10.80	319.71
Estimated tax benefit on income on loans and leases.....	6,072	5,873	4,592	6,737		3.38	125.16
Income on loans and leases (tax equivalent).....	542,605	475,017	396,564	306,426		14.23	128.43
Investment interest income (tax equivalent).....	108,810	89,227	94,335	104,251		21.95	-7.66
Interest on balances due from depository institutions.....	865	2,665	2,173	583		-67.54	82.49
Interest income on other earning assets.....	544	1,174	780	509		-53.66	147.27
Total interest income (tax equivalent).....	652,824	568,083	493,852	411,769		14.92	83.34
Interest on time deposits of \$250K or more	2,900	3,525	2,080	1,604		-17.73	
Interest on time deposits < \$250K.....	5,668	5,804	4,492	3,510		-2.34	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	9,051	13,950	11,787	11,680		-35.12	-2.48
Interest on other borrowings and trading liabilities.....	9,308	19,338	17,029	12,928		-51.87	-28.37
Interest on subordinated debt and mandatory convertible securities	388	504	422	0		-23.02	
Total interest expense.....	27,315	43,121	35,810	29,722		-36.65	-6.24
Net interest income (tax equivalent).....	625,509	524,962	458,042	382,047		19.15	91.33
Non-interest income.....	160,611	105,978	109,070	104,294		51.55	78.67
Adjusted operating income (tax equivalent)	786,120	630,940	567,112	486,341		24.60	88.60
Overhead expense.....	404,646	372,486	318,154	263,562		8.63	72.81
Provision for credit losses.....	37,637	57	9,953	10,824			1561.68
Securities gains (losses)	1,139	14,415	-1,113	-660		-92.10	5894.74
Other tax equivalent adjustments	0	0	65	0			
Pretax net operating income (tax equivalent).....	344,940	272,894	237,892	211,295		26.40	91.18
Applicable income taxes	61,640	48,650	40,332	64,624		26.70	81.30
Tax equivalent adjustments	16,900	13,700	15,682	30,294		23.36	-44.22
Applicable income taxes (tax equivalent).....	78,540	62,350	56,014	94,918		25.97	22.15
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	266,400	210,544	181,878	116,377		26.53	129.40
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	266,400	210,544	181,878	116,377		26.53	129.40
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	266,400	210,544	181,878	116,377		26.53	129.40
Investment securities income (tax equivalent).....	108,810	89,227	94,335	104,251		21.95	-7.66
US Treasury and agency securities (excluding mortgage-backed securities)	786	3,152	3,321	849		-75.06	-58.91
Mortgage-backed securities	43,419	40,033	25,175	19,672		8.46	112.93
All other securities	64,605	46,042	65,839	83,730		40.32	-32.37
Cash dividends declared.....	127,159	117,563	110,954	88,848		8.16	59.36
Common	127,159	117,563	110,954	88,848		8.16	59.36
Preferred	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.98	3.27	88	4.44	4	79	4.32	3.87	78	4.26	3.78	88			
Less: Interest expense	0.17	0.48	9	0.34	0.98	7	0.31	0.79	9	0.31	0.50	20			
Equals: Net interest income (tax equivalent)	3.81	2.77	93	4.10	3.01	92	4.01	3.08	89	3.95	3.29	92			
Plus: Non-interest income	0.98	1.21	45	0.83	1.32	32	0.95	1.31	37	1.08	0.93	68			
Equals: adjusted operating income (tax equivalent)	4.79	4.04	83	4.93	4.41	78	4.96	4.46	80	5.03	4.26	83			
Less: Overhead expense	2.47	2.57	55	2.91	2.69	66	2.79	2.71	60	2.72	2.60	58			
Less: Provision for credit losses	0.23	0.51	17	0	0.15	7	0.09	0.14	37	0.11	0.11	58			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	92	0	0	3	-0.01	0	0	0	0	2			
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.02	51	0.11	0.01	98	0	0	37	-0.01	0.01	8			
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	86	0	0	42			
Equals: Pretax net operating income (tax equivalent)	2.10	1.04	95	2.13	1.56	89	2.08	1.57	87	2.18	1.55	92			
Less: Applicable income taxes (tax equivalent)	0.48	0.23	93	0.49	0.36	84	0.49	0.33	89	0.98	0.59	93			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	47			
Equals: Net operating income	1.62	0.81	96	1.64	1.19	91	1.59	1.24	83	1.20	0.95	78			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	49			
Equals: Net income	1.62	0.82	96	1.64	1.19	91	1.59	1.24	83	1.20	0.95	78			
Memo: Net income (last four quarters)	1.62	0.82	96	1.64	1.19	91	1.59	1.24	82	1.20	0.95	78			
Net income—BHC and noncontrolling (minority) interest	1.62	0.83	96	1.64	1.20	90	1.59	1.25	83	1.20	0.95	77			
Margin Analysis															
Average earning assets / Average assets	91.43	92.32	36	92.40	91.05	64	93.53	91.48	73	93.68	93.19	56			
Average interest-bearing funds / Average assets	56.95	64.06	21	59.43	65.57	23	62.17	65.56	34	64.26	70.06	27			
Interest income (tax equivalent) / Average earning assets	4.35	3.55	90	4.80	4.41	76	4.62	4.24	74	4.54	4.06	85			
Interest expense / Average earning assets	0.18	0.52	8	0.36	1.08	6	0.34	0.86	9	0.33	0.54	19			
Net interest income (tax equivalent) / Average earning assets	4.17	3.01	93	4.44	3.33	92	4.29	3.38	85	4.21	3.54	91			
Yield or Cost															
Total loans and leases (tax equivalent)	4.93	4.27	85	5.28	5.09	69	5.10	4.95	72	4.92	4.52	80			
Interest-bearing bank balances	0.30	0.27	62	2.90	2.04	87	1.56	1.64	41	1.09	1.13	51			
Federal funds sold and reverse repos	0	0.68	7	4.40	2.44	87	0	2.17	2	0	0.83	9			
Trading assets		0.60			0.99			1.11			0.48				
Total earning assets	4.24	3.51	89	4.69	4.36	71	4.48	4.20	68	4.21	3.98	71			
Investment securities (tax equivalent)	2.95	2.25	92	3.33	2.76	87	3.42	2.68	93	3.74	2.61	95			
US Treasury and agency securities (excluding mortgage-backed securities)	1.39	1.75	31	2.33	2.32	60	2.29	2.05	69	1.57	1.66	45			
Mortgage-backed securities	1.92	2.05	33	2.86	2.61	81	2.24	2.50	17	2.03	2.19	27			
All other securities	3.56	3.24	69	3.98	4.06	60	4.27	4.20	73	5.08	3.85	82			
Interest-bearing deposits	0.15	0.53	3	0.24	1.10	2	0.22	0.81	4	0.23	0.52	9			
Time deposits of \$250K or more	1.04	1.42	20	1.42	1.96	13	0.93	1.44	12						
Time deposits < \$250K	0.80	1.36	7	0.85	1.82	6	0.65	1.29	12						
Other domestic deposits	0.12	0.36	7	0.24	0.93	4	0.22	0.67	6						
Foreign deposits		0.42			1.19			0.97			0.84				
Federal funds purchased and repos	0.46	0.62	49	0.79	1.86	24	0.59	1.51	22	0.45	0.68	53			
Other borrowed funds and trading liabilities	1.23	1.50	36	3.24	2.38	87	3.64	2.28	94	2.55	1.48	91			
All interest-bearing funds	0.29	0.74	8	0.57	1.49	4	0.50	1.19	8	0.48	0.71	21			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	160,611	105,978	109,070	104,294	
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	30,403	35,187	33,969	28,551	
Trading revenue.....	0	0	0	1	
Investment banking fees and commissions.....	0	9	45	100	
Insurance activities revenue.....	5	5	0	16	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	932	526	650	636	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	101,745	33,996	27,214	32,080	
Other non-interest income.....	27,526	36,255	47,192	42,910	
Total overhead expenses	404,646	372,486	318,154	263,562	
Personnel expense.....	250,255	220,138	192,792	159,182	
Net occupancy expense.....	36,338	33,032	29,422	25,182	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	10,371	8,485	6,270	2,494	
Other operating expenses.....	107,682	110,831	89,670	76,704	
Fee income on mutual funds and annuities.....	0	9	45	100	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	2,970	2,826	2,623	2,354	
Average personnel expense per employee.....	84.26	77.90	73.50	67.62	
Average assets per employee.....	5,524.13	4,529.83	4,355.22	4,110.75	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.02	10	0.01	2.72	22	0.04	3.08	18	0.10	1.89	37			
Overhead expenses / Net Interest Income + non-interest income	52.60	62.28	18	60.35	61.29	50	57.69	60.88	31	57.79	62.21	27			
Percent of Average Assets															
Total overhead expense	2.47	2.57	55	2.91	2.69	66	2.79	2.71	60	2.72	2.60	58			
Personnel expense.....	1.53	1.30	71	1.72	1.41	80	1.69	1.44	77	1.65	1.47	68			
Net occupancy expense.....	0.22	0.26	28	0.26	0.28	38	0.26	0.28	38	0.26	0.32	27			
Other operating expenses.....	0.72	0.94	35	0.93	0.97	59	0.84	0.97	47	0.82	0.79	57			
Overhead less non-interest income	1.49	1.25	74	2.08	1.32	92	1.83	1.38	83	1.65	1.65	48			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	51.47	61.82	17	59.04	60.64	48	56.10	60.37	26	54.19	61.01	22			
Personnel expense.....	31.83	32.36	41	34.89	32.39	62	34	32.51	56	32.73	34.72	36			
Net occupancy expense.....	4.62	6.58	18	5.24	6.52	24	5.19	6.48	24	5.18	7.51	12			
Other operating expenses.....	15.02	22.28	11	18.91	21.20	43	16.92	20.90	25	16.28	18.30	33			
Total non-interest income	20.43	28.83	34	16.80	29.23	23	19.23	28.50	30	21.44	21.24	53			
Fiduciary activities income	0	2.09	12	0	1.97	14	0	2.14	13	0	1.95	21			
Service charges on domestic deposit accounts	3.87	3.27	62	5.58	3.88	71	5.99	4.15	72	5.87	3.83	85			
Trading revenue.....	0	1.28	25	0	1.18	22	0	0.85	27	0	0.07	77			
Investment banking fees and commissions.....	0	2.46	6	0	3.54	12	0.01	3.42	11	0.02	0.92	26			
Insurance activities revenue.....	0	0.41	25	0	0.47	23	0	0.47	10	0	0.44	38			
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0.02	41	0	0	48			
Net servicing fees	0.12	0.01	66	0.08	0.28	47	0.11	0.65	35	0.13	0.40	46			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	12.94	3.92	89	5.39	1.86	89	4.80	1.61	90	6.60	2.38	88			
Other non-interest income.....	3.50	9.65	10	5.75	10.04	24	8.32	9.86	52	8.82	7.34	73			
Overhead less non-interest income	31.04	31.93	45	42.24	31.06	85	36.87	31.46	62	32.75	39.09	24			
Applicable income taxes / Pretax net operating income (tax equivalent).....	17.87	18.63	37	17.83	20.56	26	16.95	19.04	27	30.58	33.75	34			
Applicable income tax + TE / Pretax net operating income + TE	22.77	21.18	54	22.85	23.23	45	23.55	21.56	69	44.92	38.57	65			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	8,241,325	7,493,317	6,490,826	5,043,939			9.98	106.44
Commercial and industrial loans	1,850,198	991,580	907,340	751,221			86.59	184.84
Loans to individuals	190,186	174,643	165,864	148,247			8.90	26.39
Loans to depository institutions and acceptances of other banks	0	0	0	0				
Agricultural loans	275,265	249,903	226,693	145,864			10.15	106.54
Other loans and leases	732,294	672,561	529,981	527,386			8.88	248.96
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	11,289,268	9,582,004	8,320,704	6,616,657			17.82	119.84
Less: Allowance for loan and lease losses	158,243	124,490	131,239	129,568			27.11	22.01
Net loans and leases	11,131,025	9,457,514	8,189,465	6,487,089			17.70	122.38
Debt securities that reprice or mature in over 1 year	5,251,988	2,683,186	2,648,216	2,280,118			95.74	69.57
Mutual funds and equity securities	277	313	231	294			-11.50	592.50
Subtotal	16,383,290	12,141,013	10,837,912	8,767,501			34.94	102.19
Interest-bearing bank balances	406,034	132,321	42,008	21,442			206.86	488.32
Federal funds sold and reverse repos	0	0	0	0				-100.00
Debt securities that reprice or mature within 1 year	275,662	116,678	221,362	146,439			136.26	27.87
Trading assets	0	0	0	0				
Total earning assets	17,064,986	12,390,012	11,101,282	8,935,382			37.73	103.31
Non-interest-bearing cash and due from depository institutions	227,108	198,639	161,782	178,267			14.33	92.21
Premises, fixed assets, and leases	324,225	308,577	239,081	174,904			5.07	69.82
Other real estate owned	1,182	4,885	7,203	14,178			-75.80	-95.57
Investment in unconsolidated subsidiaries	49,993	45,562	38,966	3,854			9.73	1197.17
Intangible and other assets	836,712	736,324	567,170	399,764			13.63	133.73
Total assets	18,504,206	13,683,999	12,115,484	9,706,349			35.23	103.54
Quarterly average assets	18,246,459	13,647,007	11,870,018	9,711,652			33.70	105.54
Average loans and leases (YTD)	11,001,474	8,999,771	7,775,314	6,227,011			22.24	129.58
Memoranda								
Loans held-for-sale	166,572	69,194	33,156	38,833			140.73	194.78
Loans not held-for-sale	11,122,696	9,512,810	8,287,548	6,577,824			16.92	119.01
Real estate loans secured by 1–4 family	1,928,133	1,858,360	1,704,854	1,368,595			3.75	49.05
Commercial real estate loans	5,866,967	5,183,497	4,365,843	3,370,592			13.19	138.07
Construction and land development	1,238,874	1,156,098	1,168,863	862,352			7.16	125.25
Multifamily	391,895	342,498	247,457	189,342			14.42	94.45
Nonfarm nonresidential	4,236,198	3,684,901	2,949,523	2,318,898			14.96	147.32
Real estate loans secured by farmland	446,225	451,460	420,129	304,752			-1.16	90.64
Total investment securities	5,527,927	2,800,177	2,869,809	2,426,851			97.41	66.86
U.S. Treasury securities	0	504	0	0				-100.00
US agency securities (excluding mortgage-backed securities)	48,368	63,217	143,857	50,219			-23.49	-65.60
Municipal securities	1,650,123	1,059,923	1,198,141	1,277,814			55.68	3.97
Mortgage-backed securities	3,480,061	1,518,618	1,236,762	881,762			129.16	189.77
Asset-backed securities	0	0	0	0				
Other debt securities	349,098	157,602	290,818	216,762			121.51	-9.13
Mutual funds and equity securities	277	313	231	294			-11.50	592.50
Available-for-sale securities	5,337,814	2,575,253	2,571,663	1,778,538			107.27	104.45
U.S. Treasury securities	0	504	0	0				-100.00
US agency securities (excluding mortgage-backed securities)	48,368	63,217	143,857	50,219			-23.49	-65.60
Municipal securities	1,460,287	835,312	900,226	629,501			74.82	65.00
Mortgage-backed securities	3,480,061	1,518,618	1,236,762	881,762			129.16	189.77
Asset-backed securities	0	0	0	0				
Other debt securities	349,098	157,602	290,818	216,762			121.51	-9.13
Mutual funds and equity securities	0	0	0	294				-100.00
Held-to-maturity securities appreciation (depreciation)	13,380	9,785	-9,658	11,773			36.74	-50.85
Available-for-sale securities appreciation (depreciation)	191,948	53,879	-8,859	6,993			256.26	743.84
Structured notes, fair value	3,998	0	0	0				670.33
Pledged securities	2,169,965	1,475,909	1,321,083	1,447,808			47.03	18.91

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	5,454,539	3,696,627	3,001,178	2,311,902		47.55	184.33
NOW, ATS and transaction accounts	521,460	356,538	319,736	278,948		46.26	9.83
Time deposits less brokered deposits) < \$250K.....	661,923	639,089	509,239	539,057		3.57	
MMDA and other savings accounts	7,842,751	5,764,792	5,271,518	4,171,661		36.05	122.53
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	14,480,673	10,457,046	9,101,671	7,301,568		38.48	127.67
Time deposits of \$250K or more	286,975	268,554	234,998	185,712		6.86	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	1,004,583	569,824	396,151	362,573		76.30	137.26
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	110	31,662	285,870	194,556		-99.65	-99.94
Other borrowings w/remaining maturity over 1 year	32,958	35,769	169,014	167,663		-7.86	-84.72
Brokered deposits < \$250K	29,881	50,857	157,097	92,467		-41.25	
Noncore funding	1,354,507	956,666	1,243,130	1,002,971		41.59	-3.86
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	139,959	139,914	134,051	126,135		0.03	11.21
Other liabilities	222,026	169,641	120,778	76,618		30.88	86.12
Total liabilities.....	16,197,165	11,723,267	10,599,630	8,507,292		38.16	102.10
Equity Capital							
Perpetual preferred stock (including surplus).....	0	0	0	0			
Common stock.....	954	923	845	780		3.36	25.36
Common surplus.....	1,495,053	1,378,534	1,051,253	797,997		8.45	103.03
Retained earnings.....	667,944	541,050	473,183	402,259		23.45	97.89
Accumulated other comprehensive income	143,090	40,225	-9,427	-1,979		255.72	7094.07
Other equity capital components	0	0	0	0			
Total holding company equity capital.....	2,307,041	1,960,732	1,515,854	1,199,057		17.66	114.28
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	2,307,041	1,960,732	1,515,854	1,199,057		17.66	114.28
Total liabilities and capital	18,504,206	13,683,999	12,115,484	9,706,349		35.23	103.54
Memoranda							
Non-interest-bearing deposits.....	5,454,539	3,696,627	3,001,178	2,311,902		47.55	184.33
Interest-bearing deposits.....	9,342,990	7,079,830	6,492,588	5,267,845		31.97	85.87
Total deposits.....	14,797,529	10,776,457	9,493,766	7,579,747		37.31	113.06
Long-term debt that reprices within 1 year	0	0	124,500	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,960,732	1,515,854	1,199,057	1,116,869			
Accounting restatements.....	-12,347	-25,114	0	0			
Net income.....	266,400	210,544	181,878	116,377			
Net sale of new perpetual preferred stock.....	0	0	0	0			
Net sale of new common stock.....	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock.....	0	0	0	0			
Changes incident to business combinations.....	112,133	316,538	250,807	46,673			
Less: Dividends declared	127,159	117,563	110,954	88,848			
Change in other comprehensive income	102,864	49,652	-7,448	5,754			
Changes in debit to ESOP liability.....	0	0	0	0			
Other adjustments to equity capital.....	4,418	10,821	2,514	2,232			
Holding company equity capital, ending balance	2,307,041	1,960,732	1,515,854	1,199,057			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	44.54	36.22	67	54.76	37.78	79	53.57	37.19	77	51.97	53.41	45			
Commercial and industrial loans	10	13.52	29	7.25	12.02	25	7.49	12.85	26	7.74	10.82	39			
Loans to individuals	1.03	3.40	44	1.28	4.20	42	1.37	4.31	39	1.53	2.58	62			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0	45			
Agricultural loans.....	1.49	0.19	93	1.83	0.24	91	1.87	0.30	90	1.50	0.51	83			
Other loans and leases.....	3.96	4.63	55	4.91	5.01	55	4.37	5	50	5.43	2.62	82			
Net loans and leases.....	60.15	61.58	39	69.11	63.77	54	67.60	63.98	47	66.83	72.64	25			
Debt securities over 1 year.....	28.38	15.55	93	19.61	14.60	77	21.86	14.63	83	23.49	13.96	87			
Mutual funds and equity securities	0	0.05	33	0	0.06	32	0	0.06	30	0	0.07	34			
Subtotal	88.54	78.16	90	88.72	79.65	88	89.46	79.97	89	90.33	87.26	77			
Interest-bearing bank balances	2.19	7.51	14	0.97	3.06	25	0.35	3.04	8	0.22	2.34	11			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	1.66	23	0	0.02	35			
Debt securities 1 year or less	1.49	1.68	56	0.85	1.91	40	1.83	1.96	65	1.51	1.92	63			
Trading assets	0	1.01	17	0	1.19	15	0	1.33	15	0	0.02	35			
Total earning assets.....	92.22	91.05	62	90.54	89.53	65	91.63	89.74	69	92.06	92.22	50			
Non-interest cash and due from depository institutions.....	1.23	1.07	59	1.45	1.14	75	1.34	1.21	59	1.84	1.26	81			
Other real estate owned.....	0.01	0.02	34	0.04	0.03	66	0.06	0.04	70	0.15	0.06	83			
All other assets.....	6.55	7.82	35	8	9.27	35	7.04	8.98	27	6.11	6.45	45			
Memoranda															
Short-term investments	3.68	11.17	17	1.82	7.63	20	2.17	7.80	31	1.73	4.63	27			
U.S. Treasury securities.....	0	0.84	17	0	1.03	28	0	1.04	14	0	0.22	31			
US agency securities (excluding mortgage-backed securities)	0.26	0.63	48	0.46	0.54	58	1.19	0.69	78	0.52	1.50	40			
Municipal securities	8.92	1.69	95	7.75	1.34	96	9.89	1.62	97	13.16	2.97	95			
Mortgage-backed securities	18.81	11.75	85	11.10	11.44	49	10.21	11.13	47	9.08	9.19	56			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.23	34			
Other debt securities	1.89	0.42	91	1.15	0.39	82	2.40	0.41	93	2.23	0.48	89			
Loans held-for-sale.....	0.90	0.52	76	0.51	0.39	71	0.27	0.30	61	0.40	0.32	76			
Loans held for investment	60.11	61.72	38	69.52	63.50	57	68.40	63.93	52	67.77	72.42	28			
Real estate loans secured by 1–4 family	10.42	11.91	44	13.58	13.29	52	14.07	13.46	51	14.10	16.44	47			
Revolving	3.55	1.66	84	4.52	2.07	88	4.46	2.27	81	4.53	2.71	74			
Closed-end, secured by first liens	6.64	9.81	34	8.67	10.69	39	9.15	10.57	45	9.04	13.03	36			
Closed-end, secured by junior liens	0.23	0.22	64	0.39	0.28	72	0.47	0.31	73	0.53	0.39	69			
Commercial real estate loans	31.71	22.22	73	37.88	22.23	87	36.04	21.58	80	34.73	33.79	57			
Construction and land development.....	6.70	3.40	82	8.45	3.44	89	9.65	3.51	94	8.88	4.55	85			
Multifamily.....	2.12	3.12	40	2.50	3.01	49	2.04	2.72	47	1.95	5.32	27			
Nonfarm nonresidential	22.89	14.72	78	26.93	14.69	88	24.35	14.44	79	23.89	22.30	58			
Real estate loans secured by farmland.....	2.41	0.33	95	3.30	0.36	96	3.47	0.41	95	3.14	0.81	89			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
	73	57.15	79	78.20	57.46	83	78.01	56.49	81	76.23	73.20	52			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	17.08	19.43	38	19.39	20.75	43	20.49	21.10	46	20.68	22.92	50			
Real estate loans secured by 1–4 family.....	5.83	2.64	90	6.45	3.15	86	6.49	3.50	83	6.65	3.76	77			
Revolving	11.25	16.59	29	12.95	17.39	32	14	17.39	36	14.03	18.68	41			
Closed-end.....	51.97	34.63	86	54.10	33.52	88	52.47	32.14	88	50.94	46.38	64			
Commercial real estate loans	10.97	5.26	88	12.07	5.09	90	14.05	5.20	96	13.03	6.35	91			
Construction and land development.....	2.71	0.93	88	3.38	0.94	92	2.99	1.02	87	2.75	1.50	80			
1–4 family.....	8.26	4.19	87	8.68	4.02	89	11.06	4.05	95	10.29	4.76	91			
Other	3.47	4.96	41	3.57	4.69	46	2.97	4.10	44	2.86	7.13	29			
Multifamily.....	37.52	22.93	85	38.46	22.15	89	35.45	21.40	82	35.05	30.84	68			
Nonfarm nonresidential	17.23	7.68	93	17.40	7.72	90	16.15	8.03	89	17.12	10.55	89			
Owner-occupied.....	20.29	14.95	68	21.05	14.34	73	19.30	13.38	72	17.93	19.91	40			
Other.....	3.95	0.54	95	4.71	0.55	96	5.05	0.63	95	4.61	1.19	88			
Real estate loans secured by farmland.....	0	0.06	31	0	0.11	29	0	0.12	28	0	0	45			
Loans to depository institutions and acceptances of other banks.....	16.39	22.17	28	10.35	19.53	21	10.90	20.32	18	11.35	15.52	40			
Commercial and industrial loans	1.68	6.13	41	1.82	7.13	38	1.99	7.36	37	2.24	3.90	62			
Loans to individuals	0.03	0.65	54	0.02	0.81	50	0.02	1.02	47	0	0.03	69			
Credit card loans	2.44	0.32	92	2.61	0.37	91	2.72	0.46	90	2.20	0.76	83			
Agricultural loans.....	6.49	9.09	54	7.02	9.85	50	6.37	9.66	50	7.97	3.75	83			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	470.72	381.27	66	453.27	391.26	54	450.98	379.80	56	399.46	518.19	25			
Real estate loans secured by 1–4 family.....	110.13	125.03	44	112.41	138.18	41	118.45	137.84	41	108.39	159.68	36			
Revolving	37.56	17.42	86	37.38	21.26	74	37.52	23.33	72	34.85	26.74	65			
Closed-end.....	72.57	106.14	33	75.04	115.20	33	80.94	112.79	35	73.53	130.06	28			
Commercial real estate loans	335.10	234.65	76	313.55	229.44	66	303.34	219.72	65	266.94	328.67	31			
Construction and land development.....	70.76	35.62	82	69.93	34.95	80	81.21	35.36	88	68.29	44.44	79			
1–4 family.....	17.50	6.34	85	19.60	6.61	87	17.27	7.04	81	14.39	10.44	69			
Other	53.26	28.16	83	50.33	27.32	81	63.94	27.26	93	53.90	33.34	78			
Multifamily.....	22.38	32.74	42	20.72	31.04	44	17.19	27.85	43	15	51.49	20			
Nonfarm nonresidential	241.96	155.06	81	222.90	152.10	71	204.93	147.22	65	183.65	217.26	34			
Owner-occupied.....	111.13	52.37	88	100.87	53.07	83	93.35	54.89	78	89.72	73.43	64			
Other	130.83	100.54	63	122.03	97.41	62	111.58	91.80	60	93.93	140.40	25			
Real estate loans secured by farmland.....	25.49	3.44	94	27.31	3.60	95	29.19	4.02	94	24.14	7.80	85			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.44	29	0	0.54	28	0	0.01	45			
Commercial and industrial loans	105.68	139.91	33	59.98	122.02	22	63.04	128.82	24	59.49	105.25	22			
Loans to individuals	10.86	37.47	43	10.56	43.51	35	11.52	42.67	34	11.74	23.98	57			
Credit card loans	0.16	3.30	54	0.12	4.34	50	0.09	5.31	49	0.01	0.19	68			
Agricultural loans.....	15.72	1.88	92	15.12	2.18	91	15.75	2.72	90	11.55	4.90	78			
Other loans and leases.....	41.83	49.54	57	40.68	52.44	54	36.82	51.79	43	41.77	25.83	75			
Supplemental															
Non-owner occupied CRE loans / Gross loans	35.25	27.32	69	36.93	26.45	75	36.73	24.79	80	34.01	35.69	51			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	227.29	183.76	58	214.02	178.57	56	212.37	167.93	62	178.22	253.35	25			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	338.42	240.85	75	314.89	236.10	65	305.73	225.98	63	267.94	331.68	31			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	3.68	11.17	17	1.82	7.63	20	2.17	7.80	31	1.73	4.63	27			
Liquid assets	22.49	26.22	42	13.98	22.44	26	13.08	22.72	21	11.66	15.94	37			
Investment securities	29.87	17.85	89	20.46	16.99	67	23.69	17.27	80	25	16.65	83			
Net loans and leases	60.15	61.58	39	69.11	63.77	54	67.60	63.98	47	66.83	72.64	25			
Net loans, leases and standby letters of credit	60.51	62.48	37	69.55	64.84	53	67.97	65.07	48	67.25	73.08	24			
Core deposits	78.26	70.67	68	76.42	63.09	83	75.12	62.13	79	75.22	69.79	71			
Noncore funding	7.32	14.13	31	6.99	19.36	14	10.26	21.34	18	10.33	17.09	24			
Time deposits of \$250K or more	1.55	2.11	41	1.96	2.94	35	1.94	2.89	32	1.91	3.54	29			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0	49			
Federal funds purchased and repos	5.43	1.47	87	4.16	1.94	80	3.27	1.97	77	3.74	1.20	87			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48			
Net federal funds purchased (sold)	5.43	0.54	96	4.16	0.48	94	3.27	0.54	90	3.74	1.21	88			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0	1.24	17	0.23	3.01	16	2.36	3.67	43	2	4.47	38			
Earning assets that reprice within 1 year	14.26	39.38	2	17.32	39.29	4	17.32	40.29	5	17.07	33.41	12			
Interest-bearing liabilities that reprice within 1 year	6.64	8.20	50	7.77	10.19	36	7.82	10.01	46	8.62	16.67	32			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	1.03	1.34	68	0	0.19	38			
Net assets that reprice within 1 year	7.63	29.11	9	9.55	26.63	10	8.48	27.38	11	8.45	15.65	27			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.11	3.20	58	5.83	14.45	23	9.03	16.62	27	9.51	13.97	33			
Net short-term noncore funding dependence	3.40	-4.76	79	5.13	3.38	50	6.85	4.66	47	6.89	9.65	34			
Short-term investment / Short-term noncore funding	55.01	184.19	18	28.56	77.77	38	26.17	66.46	33	21.71	46.67	43			
Liquid assets - short-term noncore funding / Nonliquid assets	20.37	28.18	44	8.85	16.97	40	5.49	16.04	33	4.18	3.68	56			
Net loans and leases / Total deposits	75.22	79.43	35	87.76	90.31	40	86.26	90.08	37	85.58	92.86	24			
Net loans and leases / Core deposits	76.87	88.34	28	90.44	103.93	30	89.98	105	26	88.85	105.03	17			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.83	1.57	47	0.64	0.72	57	-0.74	-0.82	40	1.04	-0.05	95			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	11.90	4.31	93	3.52	1.36	87	-0.68	-1.98	82	0.62	-0.62	87			
Structured notes appreciation (depreciation) / Tier 1 capital	0	0.02	21	0				-0.05			-0.02				
Percent of Investment Securities															
Held-to-maturity securities	3.43	11.38	48	8.02	12.67	54	10.38	16.19	48	26.71	13.07	74			
Available-for-sale securities	96.56	87.23	51	91.97	85.40	47	89.61	81.88	55	73.29	86.93	25			
U.S. Treasury securities	0	4.72	16	0.02	6.15	27	0	6.99	14	0	1.33	31			
US agency securities (excluding mortgage-backed securities)	0.87	4.01	39	2.26	3.49	55	5.01	4.02	68	2.07	10.16	36			
Municipal securities	29.85	9.83	85	37.85	7.75	94	41.75	9.16	94	52.65	17.86	93			
Mortgage-backed securities	62.95	66.64	44	54.23	67.43	27	43.10	65.45	18	36.33	55.76	22			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.31	34			
Other debt securities	6.32	3.01	80	5.63	2.94	77	10.13	2.79	88	8.93	3.25	81			
Mutual funds and equity securities	0.01	0.35	30	0.01	0.40	32	0.01	0.42	29	0.01	0.58	32			
Debt securities 1 year or less	4.99	10.55	30	4.17	11.86	28	7.71	11.91	52	6.03	11.90	43			
Debt securities 1 to 5 years	3.23	17.03	22	6.09	17.94	32	9.94	19.18	39	7.59	23.53	19			
Debt securities over 5 years	91.78	69.86	85	89.73	66.02	82	82.33	64.73	73	86.37	60.73	84			
Pledged securities	39.25	35.67	53	52.71	30.57	81	46.03	33.30	66	59.66	46.78	65			
Structured notes, fair value	0.07	0.02	89	0	0.03	42	0	0.04	41	0	0.08	40			
Percent Change from Prior Like Quarter															
Short-term investments	173.77	183.32	61	-5.46	26.69	28	56.88	6.77	90	-33.29	6.96	18			
Investment securities	97.41	23.62	92	-2.43	11.75	22	18.25	9.42	75	-21.74	4.99	3			
Core deposits	38.48	26.88	85	14.89	11.23	69	24.65	7.29	89	7.31	13.94	32			
Noncore funding	41.59	-12.18	93	-23.04	6.59	8	23.94	10.67	76	-22.72	-3.35	26			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	2,669,726	2,315,319	1,876,545	1,432,077	
Commit: Secured commercial real estate loans	893,825	791,461	670,602	516,004	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	20,515	9,666	8,842	689	
Securities underwriting	0	0	0	0	
Standby letters of credit	65,361	59,846	45,263	40,082	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	287,533	107,509	71,971	133,034	
Written options contracts (interest rate)	229,862	84,803	59,974	133,034	
Purchased options contracts (interest rate)	130,500	0	0	0	
Interest rate swaps	0	0	260,000	260,000	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	14.43	22.01	21	16.92	23.52	31	15.49	24.05	23	14.75	17.28	34			
Standby letters of credit	0.35	0.71	36	0.44	0.84	40	0.37	0.92	31	0.41	0.40	59			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0	0.01	32			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0.25	34	0	0.30	33	0	0.52	32	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.30	33	0	0.45	34	0	0.69	34	0	0	48			
Derivative contracts	3.50	48.62	11	1.41	68.47	9	3.24	65.81	15	5.42	6.82	52			
Interest rate contracts	3.50	34.36	13	1.41	47.31	9	3.24	43.84	16	5.42	6.72	52			
Interest rate futures and forward contracts	1.55	6.21	64	0.79	10.67	57	0.59	11.40	60	1.37	0.28	89			
Written options contracts (interest rate)	1.24	2.18	58	0.62	2.47	55	0.50	2.16	51	1.37	0.28	92			
Purchased options contracts (interest rate)	0.71	1.46	68	0	2.65	22	0	2.32	23	0	0.08	41			
Interest rate swaps	0	20.83	3	0	28.86	3	2.15	26.74	16	2.68	5.41	47			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	0	45			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	0	45			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0	48			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0	48			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	0	49			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	0	47			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0	49			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	0	48			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	0	48			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	24.27	42.82	28	25.73	45.53	31	24.13	44.93	22	23	25.74	34			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	647,895	192,312	391,945	526,068	
Interest rate contracts	647,895	192,312	391,945	526,068	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	287,533	107,509	71,971	133,034	
Written options	229,862	84,803	59,974	133,034	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	229,862	84,803	59,974	133,034	
Purchased options	130,500	0	0	0	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	130,500	0	0	0	
Swaps	0	0	260,000	260,000	
Held for trading.....	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded.....	647,895	192,312	391,945	526,068	
Interest rate contracts	647,895	192,312	391,945	526,068	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	336,500	84,803	319,974	393,034	
One year or less	206,000	84,803	59,974	133,034	
Over 1 year to 5 years	130,500	0	260,000	0	
Over 5 years	0	0	0	260,000	
Gross negative fair value (absolute value)	2,056	0	4,512	9,615	
Gross positive fair value.....	8,806	2,088	1,490	225	
Held for trading.....	0	0	0	0	
Non-traded.....	8,806	2,088	1,490	225	
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	93.44	80	100	92.91	80	100	99.91	56			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	3.39	21	0	0.04	44			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	0	47			
Futures and forwards	44.38	14.05	86	55.90	13.49	89	18.36	12.78	70	25.29	12.76	75			
Written options	35.48	8.18	92	44.10	5.91	97	15.30	6.60	82	25.29	9.73	79			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0	49			
Over-the-counter	35.48	7.73	92	44.10	5.10	97	15.30	5.49	86	25.29	9.46	80			
Purchased options	20.14	3.42	94	0	4.42	18	0	4.19	18	0	1.44	38			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0	49			
Over-the-counter	20.14	2.86	95	0	3.35	18	0	3.20	20	0	1.27	39			
Swaps	0	68.76	3	0	69.75	2	66.34	70.34	37	49.42	66.04	30			
Held for trading	0	43.53	19	0	44.16	18	0	46.31	18	0	16.18	35			
Interest rate contracts	0	36.62	19	0	37.24	18	0	38.40	18	0	16.40	36			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	0	47			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	0	49			
Non-traded	100	56.47	80	100	55.84	81	100	53.69	81	100	83.82	64			
Interest rate contracts	100	53.82	87	100	52.22	88	100	50.60	88	100	83.04	68			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.01	46			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less)	51.94	91.48	8	44.10	93.86	5	81.64	94.47	17	74.71	87.47	22			
One year or less	31.80	32.05	59	44.10	32.17	66	15.30	32.51	42	25.29	15.62	72			
Over 1 year to 5 years	20.14	27.06	43	0	30.45	4	66.34	31.16	94	0	21.68	15			
Over 5 years	0	29.56	5	0	28.09	5	0	28.71	5	49.42	37.90	57			
Gross negative fair value (absolute value)	0.32	1.55	17	0	0.83	2	1.15	0.72	81	1.83	0.50	95			
Gross positive fair value	1.36	2.23	27	1.09	1.19	50	0.38	0.85	13	0.04	0.92	5			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	9	0	0.06	2	0	0.06	27	0.01	0	79			
Gross positive fair value (X)	0.01	0.09	15	0	0.07	12	0	0.06	10	0	0.01	20			
Held for trading (X)	0	0.07	19	0	0.06	18	0	0.05	19	0	0	37			
Non-traded (X)	0.01	0.02	47	0	0.01	41	0	0.01	32	0	0	30			
Current credit exposure (X)	0	0.06	5	0	0.05	4	0	0.04	4	0	0	16			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	49			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	50			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.85	5	0	0.73	4	0	0.53	4	0	0.05	16			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	124,490	131,239	129,568	129,572	
Gross losses	13,808	15,178	17,807	19,330	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	6,155	8,372	9,525	8,502	
Net losses	7,653	6,806	8,282	10,828	
Provision for loan and lease losses	37,637	57	9,953	10,824	
Adjustments	3,769	0	0	0	
Ending balance	158,243	124,490	131,239	129,568	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.23	0.51	17	0	0.15	7	0.09	0.14	37	0.11	0.11	58			
Provision for loan and lease losses / Average loans and leases	0.34	0.82	16	0	0.24	7	0.13	0.24	34	0.17	0.16	64			
Provision for loan and lease losses / Net loan and lease losses	491.79	487.86	67	0.84	130.58	3	120.18	134.68	58	99.96	110.75	34			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.42	1.58	43	1.31	0.83	86	1.58	0.90	90	1.97	0.95	95			
Allowance for loan and lease losses / Total loans and leases	1.40	1.55	42	1.30	0.81	86	1.58	0.89	91	1.96	0.94	95			
Allowance for loan and lease losses / Net loans and leases losses (X)	20.68	11.58	82	18.29	8.03	85	15.85	7.54	86	11.97	16.23	55			
Allowance for loan and lease losses / Nonaccrual assets	495.07	299.17	82	403.10	218.72	84	277.74	214.03	72	289	270.69	65			
ALLL / 90+ days past due + nonaccrual loans and leases	469.72	244.34	89	385.48	151.73	90	266.36	160.51	81	254.50	232.03	66			
Gross loan and lease losses / Average loans and leases	0.13	0.34	24	0.17	0.28	38	0.23	0.30	49	0.31	0.16	81			
Recoveries / Average loans and leases	0.06	0.07	47	0.09	0.08	68	0.12	0.09	74	0.14	0.06	85			
Net losses / Average loans and leases	0.07	0.27	24	0.08	0.21	33	0.11	0.22	39	0.17	0.10	77			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	48			
Recoveries / Prior year-end losses	40.55	33.98	69	47.02	36.22	80	49.28	41.30	71	73.96	50.41	76			
Earnings coverage of net loan and lease losses (X)	47.78	22.91	86	38.09	24.40	76	28.03	21.75	73	17.72	0.97	53			
Net Loan and Lease Losses By Type															
Real estate loans	0.02	0.04	50	0.01	0.01	52	0.01	0.02	47	0.10	0.02	91			
Real estate loans secured by 1-4 family	0	0.01	40	-0.02	0.01	19	0.01	0.01	46	0.07	0.03	80			
Revolving	0.02	0.01	67	0	0.02	53	-0.02	0.03	24	0.06	0.03	70			
Closed-end	-0.01	0	28	-0.03	0	15	0.02	0.01	63	0.08	0.02	81			
Commercial real estate loans	0.03	0.07	46	0.02	0.01	67	0.01	0.01	62	0.12	0.01	93			
Construction and land development	-0.07	0	8	-0.05	-0.01	21	-0.09	-0.03	17	0.01	-0.04	85			
1-4 family	0	0	23	0.01	0	89	-0.03	-0.01	11	0	0	20			
Other	-0.07	0	4	-0.06	-0.01	15	-0.06	-0.02	18	0.02	-0.04	89			
Multifamily	-0.06	0	2	0	0	56	-0.26	0	1	-0.12	0	3			
Nonfarm nonresidential	0.07	0.11	56	0.04	0.02	73	0.07	0.02	83	0.18	0.02	94			
Owner-occupied	0	0.02	4	-0.01	0.01	7	0.04	0.01	85	0.17	0.01	97			
Other	0.07	0.08	66	0.05	0.01	91	0.03	0.01	78	0.02	0.01	77			
Real estate loans secured by farmland	0.06	0.02	84	-0.01	0.01	12	0	0	20	0	0	50			
Commercial and industrial loans	0.08	0.47	19	0.15	0.37	27	0.27	0.31	56	0.12	0.18	51			
Loans to individuals	0.16	1.13	11	0.35	1.17	20	0.16	1.16	12	0.28	0.78	22			
Credit card loans	0.52	2.92	16	-0.35	3.11	2	0.38	2.92	14	-1.47	1.60	2			
Agricultural loans	0.02	0.19	61	0.03	0.08	66	0.18	0.15	71	0.06	0.06	82			
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0							
Other loans and leases	0.52	0.15	89	0.60	0.15	88	0.86	0.14	94	0.82	0.27	83			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016					
30+ Days Past Due and Nonaccrual Assets														
30–89 days past due loans and leases		22,721		23,192		33,567		37,689						
90+ days past due loans and leases		1,725		1,412		2,018		6,077						
Nonaccrual loans and leases		31,964		30,883		47,253		44,833						
Total past due and nonaccrual loans and leases		56,410		55,487		82,838		88,599						
Restructured 30–89 days past due		0		405		59		850						
Restructured 90+ days past due		0		0		0		2,273						
Restructured nonaccrual		2,918		3,319		10,661		13,620						
Total restructured loans and leases		2,918		3,724		10,720		16,743						
30–89 days past due loans held for sale		0		0		0		0						
90+ days past due loans held for sale		0		0		0		0						
Nonaccrual loans held for sale		0		0		0		0						
Total past due and nonaccrual loans held for sale		0		0		0		0						
Restructured loans and leases in compliance		23,618		33,650		25,775		37,663						
Other real estate owned		1,182		4,885		7,203		14,178						
Other Assets														
30–89 days past due		0		0		0		0						
90+ days past due		0		0		0		0						
Nonaccrual		0		0		0		0						
Total other assets past due and nonaccrual		0		0		0		0						
Percent of Loans and Leases														
30–89 days past due loans and leases	0.20	0.39	28	0.24	0.43	30	0.40	0.44	52	0.57	0.32	83		
90+ days past due loans and leases	0.02	0.12	37	0.01	0.15	30	0.02	0.17	34	0.09	0.04	82		
Nonaccrual loans and leases	0.28	0.66	16	0.32	0.51	31	0.57	0.54	57	0.68	0.46	81		
90+ days past due and nonaccrual loans and leases	0.30	0.85	11	0.34	0.71	21	0.59	0.75	41	0.77	0.55	77		
30–89 days past due restructured	0	0.01	16	0	0.01	48	0	0.02	28	0.01	0.01	75		
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0.03	0	95		
Nonaccrual restructured	0.03	0.13	20	0.03	0.14	23	0.13	0.16	47	0.21	0.10	83		
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	48		
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	48		
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	48		
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30–89 days past due assets	0.20	0.40	28	0.24	0.43	30	0.40	0.44	52	0.57	0.32	83		
90+ days past due assets	0.02	0.12	36	0.01	0.15	29	0.02	0.18	31	0.09	0.04	82		
Nonaccrual assets	0.28	0.67	16	0.32	0.53	31	0.57	0.57	57	0.68	0.47	81		
30+ days past due and nonaccrual assets	0.50	1.29	11	0.58	1.19	15	1	1.26	45	1.34	0.89	77		
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.18	0.52	14	0.24	0.44	22	0.41	0.48	44	0.52	0.40	77		
90+ days past due and nonaccrual assets + other real estate owned	0.19	0.55	13	0.27	0.48	23	0.47	0.52	47	0.67	0.48	77		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:														
Total assets	0.31	0.60	24	0.51	0.53	53	0.66	0.60	57	1.03	0.63	81		
Allowance for loan and lease losses	35.87	66.66	23	56.09	115.41	22	61.18	118.28	23	77.02	100.14	43		
Equity capital + allowance for loan and lease losses	2.30	4.97	22	3.35	4.28	41	4.87	4.79	56	7.51	5.57	75		
Tier 1 capital + allowance for loan and lease losses	3.20	6.05	21	4.22	5.65	41	5.58	6.16	48	7.90	6.11	73		
Loans and leases + other real estate owned	0.50	0.97	22	0.73	0.85	44	0.96	0.96	55	1.51	0.86	84		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.19	0.39	31	0.23	0.38	35	0.37	0.42	50	0.57	0.29	86			
	90+ days past due		0.02	0.16	46	0.01	0.16	41	0.02	0.22	41	0.07	0.05	77			
	Nonaccrual.....		0.28	0.76	16	0.33	0.46	43	0.63	0.57	66	0.76	0.43	85			
Commercial and industrial	30–89 days past due		0.10	0.23	31	0.21	0.31	42	0.37	0.30	68	0.86	0.27	87			
	90+ days past due		0.01	0.03	51	0.01	0.05	46	0.02	0.05	59	0.07	0.01	89			
	Nonaccrual.....		0.32	0.75	26	0.50	0.83	35	0.38	0.76	36	0.63	0.60	64			
Individuals	30–89 days past due		0.55	0.83	35	0.68	0.83	41	0.99	0.84	59	1.10	0.69	74			
	90+ days past due		0.05	0.14	51	0.25	0.17	75	0.05	0.16	51	0.05	0.03	75			
	Nonaccrual.....		0.25	0.28	62	0.20	0.17	63	0.20	0.23	57	0.11	0.21	55			
Depository institution loans	30–89 days past due			0			0			0			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0			0			0			0				
Agricultural	30–89 days past due		0.16	0.17	71	0.70	0.24	83	1.63	0.17	95	0.19	0.15	76			
	90+ days past due		0.05	0	94	0	0	42	0.09	0	94	0	0	45			
	Nonaccrual.....		0.73	0.49	77	0.21	0.67	57	0.98	0.75	74	1.25	0.31	85			
Foreign governments	30–89 days past due			0			0.07			0.01							
	90+ days past due			0			0			0							
	Nonaccrual.....			0.09			0.03			0.06							
Other loans and leases	30–89 days past due		0.47	0.18	80	0.16	0.20	59	0.14	0.17	62	0.10	0.12	71			
	90+ days past due		0	0.01	76	0	0.01	67	0.06	0.01	87	0.35	0	99			
	Nonaccrual.....		0.04	0.15	49	0.04	0.13	49	0.05	0.14	53	0	0.06	36			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0.50	0.65	49	0.41	0.67	33	0.58	0.71	50	1.25	0.56	87			
	90+ days past due	0.06	0.33	56	0.04	0.31	52	0.07	0.46	48	0.19	0.06	85			
	Nonaccrual	0.38	0.89	24	0.52	0.73	43	0.69	0.86	48	0.70	0.65	64			
Revolving	30–89 days past due	0.43	0.48	50	0.38	0.45	43	0.66	0.50	70	0.45	0.29	69			
	90+ days past due	0.02	0.03	73	0	0.05	24	0.07	0.05	70	0	0.02	35			
	Nonaccrual	0.38	1.13	31	0.42	1	32	0.41	1.17	31	0.60	0.42	72			
Closed-end	30–89 days past due	0.53	0.65	52	0.43	0.70	36	0.54	0.75	45	1.64	0.63	91			
	90+ days past due	0.07	0.38	60	0.06	0.35	55	0.07	0.53	53	0.28	0.06	88			
	Nonaccrual	0.37	0.87	27	0.56	0.70	49	0.82	0.84	60	0.75	0.68	64			
Junior lien	30–89 days past due	0	0.02	38	0.05	0.02	80	0.01	0.03	38	0.47	0.03	98			
	90+ days past due	0	0	32	0	0	70	0	0	64	0	0	36			
	Nonaccrual	0.02	0.04	39	0.04	0.04	59	0.05	0.06	55	0.06	0.04	68			
Commercial real estate	30–89 days past due	0.09	0.26	37	0.13	0.18	47	0.28	0.17	75	0.26	0.15	79			
	90+ days past due	0	0.02	59	0	0.03	43	0	0.03	20	0.03	0.02	77			
	Nonaccrual	0.20	0.62	22	0.26	0.23	65	0.57	0.28	87	0.78	0.33	86			
Construction and development	30–89 days past due	0.14	0.28	54	0.17	0.28	57	0.69	0.21	89	0.18	0.18	68			
	90+ days past due	0	0.01	76	0	0.02	33	0	0.02	31	0	0.01	42			
	Nonaccrual	0.05	0.41	36	0.16	0.20	66	0.84	0.19	91	1.27	0.21	93			
1–4 family	30–89 days past due	0.06	0.03	77	0.07	0.06	70	0.22	0.06	85	0.05	0.05	72			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	46			
	Nonaccrual	0.02	0.03	69	0.08	0.02	88	0.04	0.02	74	0	0.04	70			
Other	30–89 days past due	0.08	0.22	52	0.11	0.20	58	0.47	0.13	87	0.13	0.08	75			
	90+ days past due	0	0	85	0	0.01	35	0	0.02	33	0	0.01	44			
	Nonaccrual	0.03	0.35	36	0.08	0.17	55	0.80	0.15	92	1.26	0.12	95			
Multifamily	30–89 days past due	0	0.09	22	0	0.08	19	0	0.10	18	0	0.04	35			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0	45			
	Nonaccrual	0	0.11	20	0.06	0.05	67	0	0.08	23	0	0.05	33			
Nonfarm non-residential	30–89 days past due	0.08	0.23	37	0.13	0.14	52	0.14	0.17	47	0.31	0.14	82			
	90+ days past due	0	0.02	64	0	0.03	47	0	0.03	21	0.04	0.02	80			
	Nonaccrual	0.26	0.80	23	0.31	0.28	64	0.51	0.30	72	0.67	0.40	79			
Owner Occupied	30–89 days past due	0.08	0.07	63	0.08	0.07	64	0.10	0.09	58	0.20	0.06	89			
	90+ days past due	0	0	33	0	0.01	56	0	0.01	25	0.03	0.01	82			
	Nonaccrual	0.16	0.27	34	0.09	0.16	40	0.16	0.17	57	0.51	0.16	91			
Other	30–89 days past due	0	0.14	25	0.05	0.07	51	0.04	0.07	51	0.10	0.06	75			
	90+ days past due	0	0.01	76	0	0.01	30	0	0.01	31	0.01	0.01	85			
	Nonaccrual	0.11	0.44	29	0.22	0.10	82	0.35	0.13	85	0.16	0.16	64			
Farmland	30–89 days past due	0.25	0.11	82	0.57	0.23	81	0.48	0.25	79	0.96	0.10	94			
	90+ days past due	0	0	90	0	0.01	84	0	0.01	42	0	0	45			
	Nonaccrual	0.93	1.13	63	0.36	0.84	49	1.06	1.23	64	0.69	0.44	74			
Credit card	30–89 days past due	2.01	0.95	87	4.69	1.19	98	5.61	1.22	95	1.47	0.83	72			
	90+ days past due	1.07	0.63	72	2.37	0.78	97	1.46	0.73	83	14.71	0.22	97			
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	42			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016									
Common Equity Tier 1 Capital														
Common stock plus related surplus	1,496,007	1,379,457	1,052,098	798,777										
Retained earnings	688,465	541,050	473,183	402,259										
Accumulated other comprehensive income (AOCI)	143,090	40,225	-9,427	-1,979										
Common equity tier 1 minority interest	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,327,562	1,960,732	1,515,854	1,199,057										
Common Equity Tier 1 Capital: Adjustments/Deductions														
Less: Goodwill, intangible assets, and deferred tax assets	571,406	522,324	341,764	191,760										
Accumulated other comprehensive income-related adjustments	143,090	40,225	-9,427	-1,979										
Other deductions from common equity tier 1 capital	0	0	0	0										
Subtotal:	1,613,066	1,398,183	1,183,517	1,009,276										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0										
Common equity tier 1 capital	1,613,066	1,398,183	1,183,517	1,009,276										
Additional Tier 1 Capital														
Additional tier 1 capital instruments and related surplus	0	130,500	124,500	124,500										
Non-qualifying capital instruments	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0										
Additional tier 1 capital before deductions	0	130,500	124,500	124,500										
Less: Additional tier 1 capital deductions	0	0	0	651										
Additional tier 1 capital	0	130,500	124,500	123,849										
Tier 1 Capital	1,613,066	1,528,683	1,308,017	1,133,125										
Tier 2 Capital														
Tier 2 capital instruments and related surplus	138,000	7,500	7,500	0										
Non-qualifying capital instruments	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	149,555	125,066	122,372	98,850										
Exited advanced approach eligible credit reserves														
Unrealized gains on AFS preferred stock classified as equity		0	0	114										
Tier 2 capital before deductions	287,555	132,566	129,872	98,964										
Exited advanced approach tier 2 capital before deductions														
Less: Tier 2 capital deductions	0	0	0	0										
Tier 2 capital	287,555	132,566	129,872	98,964										
Exited advanced approach tier 2 capital														
Total capital	1,900,621	1,661,249	1,437,889	1,232,089										
Exited advanced approach total capital														
Total Assets for Capital Ratios														
Average total consolidated assets, adjusted	18,266,980	13,647,007	11,870,018	9,711,652										
Less: Deductions from common equity tier 1 capital	571,406	522,324	341,764	192,411										
Less: Other deductions	0	0	0	0										
Total assets for leverage ratio	17,695,574	13,124,683	11,528,254	9,519,241										
Total risk-weighted assets	12,988,680	11,112,331	9,780,666	7,876,367										
Exited advanced approach total RWA														
Capital Ratios														
Common equity tier 1 capital, column A	12.42	12.35	56	12.58	12.11	66	12.10	12.09	60	12.81	11.95	71		
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0	50		
Tier 1 capital, column A	12.42	13.08	44	13.76	12.78	72	13.37	12.85	69	14.39	12.68	75		
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0	50		
Total capital, column A	14.63	15.23	47	14.95	14.36	68	14.70	14.45	68	15.64	14.15	76		
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0	50		
Tier 1 leverage	9.12	9.13	51	11.65	9.76	87	11.35	9.71	89	11.90	10.04	86		
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31						

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0					
Total property and casualty assets			0			0			0			0					
Reinsurance recoverables (P/C)			0			0			0			0					
Total life and health assets			0			0			0			0					
Reinsurance recoverables (L/H)			0			0			0			0					
Separate account assets (L/H)			0			0			0			0					
Total insurance underwriting equity			0			0			0			0					
Total property and casualty equity			0			0			0			0					
Total life and health equity			0			0			0			0					
Total insurance underwriting net income			0			0			0			0					
Total property and casualty			0			0			0			0					
Total life and health			0			0			0			0					
Claims and claims adjusted expense reserves (P/C)			0			0			0			0					
Unearned premiums (P/C)			0			0			0			0					
Policyholder benefit and contractholder funds (L/H)			0			0			0			0					
Separate account liabilities (L/H)			0			0			0			0					
Insurance activities revenue			5			5			0			16			0.00	-82.14	
Other insurance activities income			5			5			0			16			0.00	-82.14	
Insurance and reinsurance underwriting income			0			0			0			0					
Premiums			0			0			0			0					
Credit related insurance underwriting			0			0			0			0					
Other insurance underwriting			0			0			0			0					
Insurance benefits, losses, expenses			0			0			0			0					
Net assets of insurance underwriting subsidiaries			0			0			0			0					
Life insurance assets			123,763			109,428			82,320			59,350			13.10	149.85	

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct		
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0	47					
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.67			51.47			56.12			75							
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.33			48.53			43.88			25							
Separate account assets (L/H) / Total life assets	11.24			7.26			8.53			0							
Insurance activities revenue / Adjusted operating income	0	0.41	25	0	0.47	23	0	0.47	10	0	0.44	38					
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	4.86			0	0.01	47					
Credit related premium income / Total premium income	38.23			34.91			44.54			60							
Other premium income / Total premium income	61.77			65.09			55.46			40							
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0	47					
Insurance net income (P/C) / Equity (P/C)	15.59			19.86			15.64			31.81							
Insurance net income (L/H) / Equity (L/H)	3.62			5.13			1.99										
Insurance benefits, losses, expenses / Insurance premiums	447.82			233.61			160.49			136.34							
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.15			0.17			0							
Reinsurance recovery (L/H) / Total assets (L/H)	0			0.15			2.31			0							
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	49					
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	6.99	11.03	37	6.62	11.51	34	5.72	10.22	31	4.70	14.86	14					
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0							
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	0	49					

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	2,300	2,372	2,502	4,399	
Real estate loans.....	2,300	2,372	2,502	4,399	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	0	0	52,848	50,231	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	2,300	2,372	55,350	54,630	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	1.25	31	0	1.17	30	0	0	48			
Cost: Interest-bearing deposits.....		0.42			1.19			0.97			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29							
Commercial and industrial loans		0.64			0.29			1.53			4.38				
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases.....	-3.04	-2.40	58	-5.20	22.48	42	-43.12	7.24	10		22.03				
Total selected assets.....	-3.04	2.04	43	-95.71	12.40	5	1.32	3.24	47	-36.66	-5.54	24			
Deposits		3.46			10.36			5			-22.72				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets					Percent Change
1–4 family residential loans	0	0	0	0	1-Year 5-Year
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commcial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	190,339	162,691	164,551	133,336		16.99	59.16
Dividends	188,000	142,000	148,000	119,000		32.39	72.48
Interest	7	30	28	37		-76.67	-75.00
Management and service fees	2,332	20,661	16,523	14,299		-88.71	-77.92
Other income	0	0	0	0			
Income from nonbank subsidiaries	121	182	166	127		-33.52	31.52
Dividends	121	182	166	127		-33.52	31.52
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	190,460	162,873	164,717	133,463		16.94	59.14
Securities gains (losses)	0	0	0	3			
Other operating income	826	301	1,090	60		174.42	986.84
Total operating income	191,286	163,174	165,807	133,526		17.23	59.73
Operating Expenses							
Personnel expenses	4,705	24,898	20,100	17,476		-81.10	-62.60
Interest expense	388	348	292	0		11.49	
Other expenses	10,604	15,678	12,682	10,814		-32.36	33.59
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	15,697	40,924	33,074	28,290		-61.64	-23.50
Income (loss) before taxes	175,589	122,250	132,733	105,236		43.63	76.93
Applicable income taxes (credit)	-3,108	-4,488	-3,773	-2,983			
Extraordinary items				0			
Income before undistributed income of subsidiaries	178,697	126,738	136,506	108,219		41.00	74.60
Equity in undistributed income of subsidiaries	87,703	83,806	45,372	8,157		4.65	536.36
Bank subsidiaries	87,703	83,806	47,014	8,748		4.65	496.50
Nonbank subsidiaries	0	0	-1,642	-591			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	266,400	210,544	181,878	116,376		26.53	129.40
Memoranda							
Bank net income	275,703	225,806	195,014	127,748		22.10	122.87
Nonbank net income	121	182	-1,476	-464		-33.52	
Subsidiary holding companies' net income	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,369,040	95.93	2,063,011	96.70	1,612,115	95.52	1,274,177		14.83	103.60
Common and preferred stock		2,369,040	95.93	2,063,011	96.70	1,612,115	95.52	1,274,177		14.83	103.60
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		4,040	0.16	4,040	0.19	3,854	0.23	11,070		0.00	-74.90
Common and preferred stock		4,040	0.16	4,040	0.19	3,854	0.23	11,070		0.00	-74.90
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		85,426	3.46	57,836	2.71	64,299	3.81	47,723		47.70	75.55
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		1,245	0.05	1,283	0.06	676	0.04	528		-2.96	-20.35
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		9,733	0.39	7,207	0.34	6,697	0.40	5,475		35.05	48.69
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		2,469,484	100.00	2,133,377	100.00	1,687,641	100.00	1,338,973		15.75	99.71
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		7,500	0.30	7,617	0.36	7,773	0.46	0		-1.54	
Other liabilities		22,484	0.91	32,731	1.53	37,736	2.24	13,781		-31.31	-33.94
Balance due to subsidiaries and related institutions		132,459	5.36	132,297	6.20	126,278	7.48	126,135		0.12	5.25
Total liabilities		162,443	6.58	172,645	8.09	171,787	10.18	139,916		-5.91	1.60
Equity Capital		2,307,041	93.42	1,960,732	91.91	1,515,854	89.82	1,199,057		17.66	114.28
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0			
Common stock		954	0.04	923	0.04	845	0.05	780		3.36	25.36
Common surplus		1,495,053	60.54	1,378,534	64.62	1,051,253	62.29	797,997		8.45	103.03
Retained earnings		667,944	27.05	541,050	25.36	473,183	28.04	402,259		23.45	97.89
Accumulated other comprehensive income		143,090	5.79	40,225	1.89	-9,427	-0.56	-1,979		255.72	7094.07
Other equity capital components		0	0	0	0	0	0	0			
Total liabilities and equity capital		2,469,484	100.00	2,133,377	100.00	1,687,641	100.00	1,338,973		15.75	99.71
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		132,459	5.36	132,297	6.20	126,278	7.48	126,135		0.12	5.25
Notes payable to subsidiaries that issued TPS		130,500	5.28	130,500	6.12	124,500	7.38	124,500		0.00	4.82
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	12.16	7.29	86	12.02	9.68	77	12.57	10.40	74	9.80	8.67	65			
Bank net income / Average equity investment in banks	12.18	7.45	84	12.33	10.51	73	12.81	11.19	71	10.21	9.11	70			
Nonbank net income / Average equity investment in nonbanks	3	9.75	41	4.59	7.89	47	-15.89	7.10	3	-4.02	9.81	2			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78				8.81			
Bank net income / Parent net income	103.49	88.16	55	107.25	82.22	78	107.22	82.56	78	109.77	104.64	79			
Nonbank net income / Parent net income	0.05	3.59	33	0.09	5.93	29		3.78				1.13			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48				90.33			
Leverage															
Total liabilities / Equity capital	7.04	20.06	25	8.81	20.43	38	11.33	20.88	50	11.67	11.14	55			
Total debt / Equity capital	0.33	14.41	21	0.39	14.31	27	0.51	14.69	31	0	4.62	26			
Total debt + notes payable to subs that issued TPS / Equity capital	5.98	16.67	23	7.04	16.36	35	8.73	17.10	43	10.38	9.36	53			
Total debt + Loans guaranteed for affiliate / Equity capital	0.33	14.68	21	0.39	14.56	27	0.51	15.14	31	0	4.64	26			
Total debt / Equity capital – excess over fair value	0.33	14.52	21	0.39	14.51	27	0.51	14.81	31	0	4.62	26			
Long-term debt / Equity capital	0.33	13.56	21	0.39	13.04	28	0.51	13.37	31	0	4.39	27			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0	46			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0	46			
Long-term debt / Consolidated long-term debt	4.34	34.67	25	4.34	28.44	29	2.56	28.63	30	0	17.83	25			
Double Leverage															
Equity investment in subs / Equity capital	102.86	102.81	51	105.42	103.22	66	106.60	103.10	72	107.19	105.17	57			
Total investment in subs / Equity capital	102.86	110.16	35	105.42	111.07	52	106.60	112.48	56	107.19	105.55	55			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.25	0.47	45	0.50	0.36	60	0.55	0.35	64	0.74	0.56	53			
Equity investment in subs – equity cap / Net income-div (X)	0.47	1.82	21	1.14	1.22	52	1.41	1.22	70	3.13	1.91	81			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	136.81	136.59	58	106.53	177.68	25	118.53	162.34	32	118.07	96.31	72			
Cash from ops + noncash items + op expense / Op expense + dividend	128.90	147.24	51	104	190.27	19	147	174.91	43	103.53	100.80	52			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	119.48	134.08	54	96.80	116.34	24	114.94	103.19	68	89.94	101.42	32			
Pretax operating income + interest expense / Interest expense	45,354.90	2,016.32	96	35,229.31	1,968.54	95	45,556.51	2,898.75	96		1,955.22				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,660.20	1,539.23	86	1,869.18	1,632.83	66	2,231.23	1,369.37	77	2,580.23	1,082.59	84			
Dividends + interest from subsidiaries / Interest expense + dividends	147.50	150.43	58	120.61	210.80	22	133.21	188.90	35	134.12	107.07	73			
Fees + other income from subsidiaries / Salary + other expenses	15.23	13.95	67	50.92	16.52	79	50.40	16.08	82	50.54	6.15	91			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			33.93			71.32				
Other Ratios															
Net assets that reprice within 1 year / Total assets	-2.53	3.85	9	-4.75	2.64	9	-5.55	2.61	10	-6.25	1.68	4			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0				
Nonaccrual		1.03			0.54			6.54			0.46				
Total		1.13			0.58			6.78			0.46				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0	50			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	5.62	12	0	5.50	12	0	0.15	27			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0	49			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
	71.16	81.10	49	92.76	57.84	80	81.28	57.26	73	82.10	100.86	37			
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	47.73	42.29	59	55.84	33.08	88	61	27.33	94	76.35	32.32	92			
Dividends declared / Net income	6.35	4.14	78	5.31	6.46	33	4.90	7.33	20	2.32	5.74	15			
Percent of Dividends Paid															
Dividends from bank subsidiaries	147.85	132.17	59	120.79	178.13	35	133.39	157.73	46	133.94	106.72	69			
Dividends from nonbank subsidiaries	0.10	3.41	54	0.15	7.53	45	0.15	7.13	53	0.14	2.37	57			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	0	48			
Dividends from all subsidiaries	147.94	174.85	51	120.94	260.40	23	133.54	215.26	31	134.08	114.69	67			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	68.19	60.28	58	62.89	66.55	44	75.89	60.71	68	93.15	35.18	90			
Interest income from bank subsidiaries.....	0	0.36	43	0.01	0.54	48	0.01	0.52	51	0.03	0.14	63			
Management and service fees from bank subsidiaries	0.85	1.47	77	9.15	1.55	88	8.47	1.88	85	11.19	0.94	92			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	45			
Operating income from bank subsidiaries	69.04	62.88	53	72.05	69.36	52	84.38	63.43	69	104.37	41.35	88			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	56.39	72	100	82.95	65		51.40			129.02				
Interest income from nonbank subsidiaries.....	0	7.38	32	0	20.25	26		18.56			0.63				
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38		2.96			0.60				
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43		0.15			0.08				
Operating income from nonbank subsidiaries	100	79.84	64	100	150.41	51		99.33			153.75				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			58.43				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			0.07				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			-0.14				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.28	69.76	69	87.02	67.32	42	89.26	65.18	46	89.12	67.33	42			
Interest income from bank subsidiaries.....	0	0.63	40	0.02	0.80	43	0.02	0.92	44	0.03	1.07	60			
Management and service fees from bank subsidiaries	1.22	1.87	77	12.66	1.81	90	9.97	2.01	87	10.71	2.14	87			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.01	45			
Operating income from bank subsidiaries	99.50	82.20	68	99.70	78.80	77	99.24	74.20	60	99.86	79.76	73			
Dividends from nonbank subsidiaries	0.06	1.95	52	0.11	2.65	49	0.10	2.57	53	0.10	1.78	59			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	0	46			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0	47			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0	46			
Operating income from nonbank subsidiaries	0.06	4.70	40	0.11	7.29	34	0.10	7.64	35	0.10	3.09	53			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	0	48			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0	49			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	0	47			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			886.47				
Loans and advances from subsidiaries / Total debt	1,766.12	27.08	98	1,736.86	28.33	98	1,624.57	26.53	98		74.60				